

Space Above This Line for Recorder's Use Only

Recording Request By:

And When Recorded Mail To:

Prepared by: Lucas Percy
Citibank, N.A.
1000 Technology Dr, MS 321
O'Fallon, MO 63368
866-795-4978

78313440-2 ✓

When Recorded Return To:
Indecomm Global Services
2925 Country Drive
St. Paul, MN 55117

MERS MIN # 100094213100367352
MERS, Inc S.I.S. # 1-888-679-6377

Account # 112120611051000

Indexing Instructions: Lot 42,
Section A, Morrow Crest North,
Sec 1 and 2, Twn 35, R 8 W,
Desoto County, MS. See full
Legal on page 3

A.P.N: _____

Order No: _____

Escrow No: _____

SUBORDINATION OF LIEN

Record 2nd

WHEREAS, **Mortgage Electronic Registration Systems, Inc.**, which is acting solely as a nominee for the lender North American Savings Bank FSB, and Lender's assigns, Citibank, N.A. _____ whose address is 1901 E. Voorhees Street, Suite C, Danville, IL 61834 P. O. Box 2026, Flint, Michigan 48501-2026 and who is the holder of a mortgage dated July 31st, 2006, recorded August 7th, 2006, book 2535, page 611, As Instrument _____, And herein referred to as "Existing Mortgage" in the amount of \$ 31,500.00.

WHEREAS, Richard T. Mapes and Caroline C. Mapes, as owners of said property desire to refinance the first lien of said property;

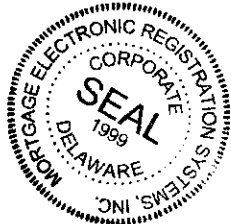
WHEREAS, it is necessary that the new lien to Amerisave Mortgage Corporation its successor and/or assigns which secures a note in the amount not to exceed \$ 232,000.00 hereinafter referred to as "New Mortgage", be a first lien on the premises in question;

WHEREAS, **Mortgage Electronic Registration Systems, Inc** (the "Mortgagee") of "Existing Mortgage" and (the "Lender") of "Existing Mortgage" is willing to subordinate the lien of the "Existing Mortgage" to the lien of the "New Mortgage";

NOW THEREFORE, in consideration of the premises and other good and valuable consideration, the receipt of which is hereby acknowledged, **Mortgage Electronic Registration Systems, Inc** hereby subordinates the lien of its "Existing Mortgage" to the lien of the "New Mortgage", so that the "New Mortgage" will be prior in all respects and with regard to all funds advanced hereunder to the lien of the "Existing Mortgage".

IN WITNESS WHEREOF, the said **Mortgage Electronic Registration Systems, Inc** has executed this subordination of lien this 7th day of December, 2012.

**Mortgage Electronic Registration Systems Inc., as nominee for,
North American Savings Bank FSB
its successors and assigns.**



BY: [Signature]
Jo Ann Bibb, Assistant Secretary

BY: [Signature]
Lucas Percy, Witness

BY: [Signature]
Keller Yahl, Witness

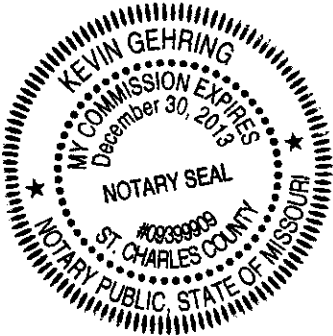
STATE OF _____)
County of _____) Ss.

On this _____ day of _____, _____ before me, a Notary Public in the state of _____, personally appeared _____, to me personally known, who being by me duly sworn or affirmed did say that person is _____ and that said instrument was signed on behalf of the said corporation by the said _____, who acknowledged the execution of the said instrument to be the voluntary act and deed of said corporation by it voluntary executed.

- Notary Public

STATE OF MISSOURI)
County of St. Charles) Ss.

On the 7th day of December, 2012 before me, the undersigned, a Notary Public in and for said County and State, personally appear Jo Ann Bibb, Assistant Secretary of **Mortgage Electronic Registration Systems, Inc**, known to me to be the person who executed the within Subordination of the Lien in behalf of said corporation and acknowledged to me that she executed the same for the purposes therein stated.



[Signature]
Kevin Gehring - Notary Public

LEGAL DESCRIPTION

EXHIBIT "A"

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF DESOTO, STATE OF MISSISSIPPI, AND IS DESCRIBED AS FOLLOWS:

LOT 42, SECTION A, MORROW CREST NORTH, SITUATED IN SECTION 1 AND 2, TOWNSHIP 3 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 62, PAGES 6-13, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI

THE WARRANTY IN THIS DEED IS SUBJECT TO RIGHTS OF WAY AND EASEMENTS FOR PUBLIC ROADS AND PUBLIC UTILITIES, SUBDIVISION AND ZONING REGULATIONS IN EFFECT; AND FURTHER SUBJECT TO ALL APPLICABLE BUILDING RESTRICTIONS AND THE RESTRICTIVE COVENANTS OF RECORD; AND FURTHER SUBJECT TO ENCROACHMENT AGREEMENT OF RECORD IN BOOK 114, PAGE 261, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

PARCEL ID #3081020300004200

THIS BEING THE SAME PROPERTY CONVEYED TO RICHARD T. MAPES, AND WIFE CAROLINE C. MAPES, AS TENANTS BY THE ENTIRETY WITH FULL RIGHTS OF SURVIVORSHIP AND NOT AS TENANTS IN COMMON FROM DAVID R. STATEN AND WIFE, DEBRA L. STATEN IN A DEED DATED JULY 31, 2006 AND RECORDED AUGUST 7, 2006 IN BOOK 536 PAGE 134.

Property Commonly Known As: **1185 South Crockett Loop Hernando, MS 38632**

Parcel ID: **3081020300004200**



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